



# HOUSING IN CANADA



## GENERAL PROJECT OF FEDERAL GOVERNMENT



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J. DE LABROQUERIE TACHÉ

PRINTER TO THE KING'S MOST EXCELLENT MAJESTY

OTTAWA

CANADA

# HOUSING PROJECT OF FEDERAL GOVERNMENT

ORDERS IN COUNCIL

WITH REFERENCE TO THE GRANTING OF A LOAN OF \$25,000,000  
FOR THE ERECTION OF DWELLINGS, THE CONSTITUTION  
OF THE CABINET COMMITTEE ON HOUSING AND  
THE GENERAL PRINCIPLES REGARDING PRO-  
VINCIAL HOUSING SCHEMES.

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OTTAWA, CANADA, MARCH, 1919

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OTTAWA

J. DE LABROQUERIE TACHÉ  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1919

# INTRODUCTION,

The details of the Housing Project of the Federal Government are set forth in the following Orders in Council.

The Order dated 3rd December last contains the intimation of the loan of \$25,000,000 and that of December 12 gives the constitution of the Housing Committee of the Privy Council, appointed to formulate the general principles that should be followed in any housing schemes prepared by the Provincial Governments.

The general principles are stated in an Order dated February 20, (Part III), and deal, *inter alia*, with the conditions on which loans will be granted by the Federal Government, and the general standards recommended for consideration in provincial schemes.

It will be noted that there are only four conditions attached to the Federal loan. These may be summarized as follows:—

1. A general housing scheme has to be prepared by each province and submitted for the approval of the Federal Government. This general scheme will set out the standards and conditions to be complied with in local housing schemes. Once the general scheme for the province is approved by the Federal Government the jurisdiction in respect of local schemes will rest with the provincial authorities.

2. The maximum amount that may be loaned per dwelling shall not exceed, for different sizes and types of dwellings, inclusive of land, etc., the respective sums of \$3,000, \$3,500, \$4,000 and \$4,500.

3. Loans may be granted only, for building houses and purchasing land, to Provincial Governments, Municipalities, Housing Societies with limited dividends and owners of lots for the purpose of erecting houses for their own occupancy.

4. The loans shall be repayable over a period of 20, or in special cases, of 30 years.

Part IV gives an illustration of the form of approval of a provincial scheme by the Federal Government.

Special legislation is being passed in most of the provinces to enable the Provincial Governments to take advantage of the loan and to set up the machinery for its administration. Inquiries regarding local schemes should be directed to the Provincial authorities. Correspondence regarding the Federal Loan and respecting any matter that comes within the jurisdiction of the Housing Committee of the Cabinet should be addressed to the undersigned.

THOMAS ADAMS,  
*Housing and Town Planning Adviser.*

Ottawa, March 15, 1919.

## I.—GRANTING OF LOAN OF \$25,000,000.

*CERTIFIED Copy of a Report of the Committee of the Privy Council, approved by His Excellency the Governor General on the 3rd December, 1918.*

P.C. 2997.

The Committee of the Privy Council have had before them a Report, dated December 2, 1918, from the Minister of Finance submitting that at the Conference recently held at Ottawa between the Premiers and other members of the Governments of the several Provinces and representatives of the Dominion Government one of the important subjects of discussion was that of creating better housing conditions for the industrial population of our larger centres.

The Minister observes that owing to the practical cessation of building operations during the war there is at present a great scarcity of housing accommodation in most of our cities and this condition will become intensified with the return of our soldiers from overseas and their re-establishment with their families in civil life and occupation.

The Minister states that at the Conference it developed that some of the Provincial Governments were considering the adoption of a policy of making loans to municipalities or otherwise, extending over a long period of years and repayable upon the amortization plan, for the purpose of promoting the erection of dwelling houses of a modern character to relieve congestion of population in cities and towns in their respective Provinces and the question was raised as to whether the Dominion Government would aid the several Provincial Governments in carrying out such a policy by making loans to them to place them, to the extent that might be necessary, in funds for the purpose.

Housing Question  
discussed at  
Conference  
between  
Dominion and  
Provincial  
Governments.

In view of the national importance of the matter, which touches vitally the health, morals and general well-being of the entire community and its relation to the welfare of returned soldiers and their families, together with the fact that the carrying out of such a policy on a substantial scale by Provincial Governments would afford considerable employment during the period of reconstruction and readjustment of industry following the war, the Minister recommends as follows:—

1. That the Minister of Finance be authorized under the provisions of The War Measures Act upon request from the Government of any Province of Canada to make loans to such Government for the purpose mentioned.

Minister of  
Finance to  
make loans to  
Provinces.

2. That the aggregate amount to be loaned to all Provinces shall not exceed twenty-five million dollars and the amount of loan to any one Province shall not exceed the proportion of the said twenty-five million dollars which the population of the said Province bears to the total population of Canada.

Aggregate  
amount.



- Period of Loan.      3. That the loans made hereunder may be for a period not exceeding twenty years with the right to any Province to pay off the whole or any part of the principal of the loan at any time during the said term.
- Interest.            4. That interest at the rate of five per cent per annum payable half-yearly shall be charged upon advances from the dates thereof respectively.
- Security.            5. The Minister of Finance may accept bonds, debentures or such other form of security as he may approve evidencing the indebtedness of any Provincial Government for loans made hereunder.
6. Advances shall be made from the War Appropriation.
- General Scheme.    7. Advances may be made as soon as a general scheme of housing shall have been agreed upon between the Government of Canada and the Government of the Province applying for a loan hereunder.
- The Committee concur in the foregoing recommendations and submit the same for approval.

RODOLPHE BOUDREAU.

*Clerk of the Privy Council*

## II.—CONSTITUTION OF CABINET COMMITTEE OF HOUSING.

*CERTIFIED Copy of a Report of the Committee of the Privy Council,  
approved by His Excellency the Governor General on the 12th  
December, 1918.*

P.C. 3067

The Committee of the Privy Council have had before them a report, dated December 10, 1918, from the Acting Prime Minister, stating that by Orders of the Governor General in Council, dated December 3, 1918, the Minister of Finance was authorized upon request of the Government of any Province of Canada, to make loans to such Government for the purpose of promoting the erection of dwelling houses of modern character to relieve congestion of population in the towns of their respective Provinces, the aggregate of such advances to all the Provinces not to exceed \$25,000,000.

By the said Order in Council it is further provided that advances may be made as soon as a general scheme of housing shall have been agreed upon between the Government of Canada and the Government of the Province applying for a loan thereunder.

The Minister observes that in view of the national importance of adequate and suitable housing accommodation, which affects vitally the health, morals, and general well-being of the entire community, it is desirable that the financial assistance thus provided should be utilized at the earliest possible date in the provision of the housing accommodation contemplated by the said Order in Council.

Desirability of  
Utilizing  
Financial  
Assistance as  
soon as  
possible.

The Minister further observes that it is therefore desirable that a Committee of the Cabinet should be appointed to be known as the Housing Committee, which shall be authorized to take up without delay with the several Provinces of Canada the question of their need for additional housing accommodation and the housing programme they have in view in order to secure an early agreement with the said Provinces under which the said moneys may be utilized for housing purposes.

The Minister therefore recommends:—

1. That there be constituted a Committee of the Privy Council known as the Housing Committee, consisting of the following members:—

Committee  
Constituted.

Hon. Mr. Rowell, President of the Privy Council;

Hon. Mr. Robertson, Minister of Labour;

Hon. Mr. Maclean, Vice-President of the Reconstruction and Development Committee of Canada;

Hon. Mr. Crerar, Minister of Agriculture.

The Honourable Mr. Rowell is to be Chairman of the Committee.

2. That this Committee formulate the general principles which should be followed in any housing schemes in order to secure the results aimed at by the said Order in Council.

Formulation of  
General  
Principles,  
Etc.

3. That the Committee communicate with the Governments of the several Provinces of Canada in reference to the matters above mentioned with a view to agreeing with the Governments of the said Provinces, respectively, upon any such general schemes of housing, so that the moneys provided by the said Order in Council of December 3, 1918, may be applied for the purposes contemplated by the said Order.

4. That the Committee be authorized and empowered to do and perform all such further acts as may be necessary in order to carry out and give full effect to the said Order in Council of December 3, 1918.

The Minister further recommends that the said Committee be authorized to secure the assistance and co-operation of Mr. Thomas Adams, the Town Planning Expert of the Commission of Conservation, and of any other person or persons specially qualified to advise or assist the said Committee in carrying on its work

The Minister, further recommends that all expenditures incurred by the Committee be charged to the War Appropriation Vote.

The Committee concur in the foregoing recommendations, and submit the same for approval.

RODOLPHE BOUDREAU,

*Clerk of the Privy Council.*

### III.—GENERAL PRINCIPLES TO BE FOLLOWED IN HOUSING SCHEMES.

*CERTIFIED Copy of a Report of the Committee of the Privy Council, approved by His Excellency the Governor General on the 20th February, 1919.*

P.C. 374.

The Committee of the Privy Council have had before them the Report and Statement, dated February 18, 1919, of the Housing Committee of the Privy Council, appointed under the Order in Council (P.C. 3067) of December 12, 1918, to formulate the general principles which should be followed in any housing scheme in order to secure the results aimed at by the said Order in Council.

The Housing Committee observe that they have submitted the general principles to the Governments of all the provinces, and requested suggestions from the said Governments, with reference thereto, and after duly considering all such suggestions, the Committee submit the following statement and report, and recommend the approval thereof by Your Excellency in Council, and further recommend that upon approval, copies of said memorandum be furnished the Governments of the said Provinces of Canada.

The Committee of the Privy Council concur in the Report and Statement of the Housing Committee, and submit the same for Your Excellency's approval accordingly.

RODOLPHE BOUDREAU,  
*Clerk of the Privy Council.*

OTTAWA, February 18, 1919.

To His Excellency,

The Governor General in Council.

The Housing Committee of the Privy Council, appointed under Order in Council, P.C. 3067, of December 12, 1918, to formulate the general principles which should be followed in any housing schemes in order to secure the results aimed at by the said Order in Council, and to communicate with the Governments of the several provinces of Canada, with a view to agreeing with the Governments of the said provinces respectively, upon general schemes of housing so that the moneys provided by the Order in Council of December 3, 1918, P.C. 2997, may be applied for the purposes contemplated by the said Order, respectfully reports as follows:—

Your Committee has formulated the general principles which should be followed in any housing schemes in order to secure the results aimed at by the said Order in Council, and has submitted these general principles to the Governments of all the provinces and requested suggestions from the said Governments with reference thereto, and after duly considering all such suggestions, your Committee begs to submit the following statement and report, and recommends that upon approval thereof by the Privy Council, copies of the said memorandum be furnished to the Governments of each of the Provinces of Canada.

## INTRODUCTION.

(1) *General object in view.*—The object of the Government in making provision for a loan of \$25,000,000 at 5 per cent to the Provincial Governments for housing purposes is—(a) to promote the erection of dwelling houses of modern character to relieve congestion of population in cities and towns; (b) to put within the reach of all working men, particularly returned soldiers, the opportunity of acquiring their own homes at actual cost of the building and land acquired at a fair value, thus eliminating the profits of the speculator; (c) to contribute to the general health and well-being of the community by encouraging suitable town planning and housing schemes.

(2) *Promotion of Housing Schemes matter for Provincial and Municipal Jurisdiction.*—The provision of houses, so far as it may be regarded as a public duty, is a matter which comes more properly within the jurisdiction of the provinces and municipalities, and in ordinary circumstances, the question of what regulations should be imposed, and what policy should be adopted, in regard to the administration of housing schemes, are matters for these Governments. As the Federal Government will lend the money on the general security of each province, it is not necessary to impose financial regulations as to the means which should be employed to safeguard the loans.

## CONDITIONS ON WHICH LOANS WILL BE GRANTED BY THE FEDERAL GOVERNMENT.

Having regard however, to the responsibility incurred by the Federal Government in providing the money, and to the object for which the money is proposed to be lent, loans will be made to the Provincial Governments on the following four conditions:—

1. *Approval of General Provisions.*—Each province shall prepare and submit to the Federal Government for approval, a general housing scheme; setting out the standards and conditions to be complied with in connection with local housing schemes. The general scheme of each province should include a schedule of minimum standards in regard to grouping of houses, provision of open spaces, sizes and heights of houses, sizes and heights of rooms, provision of light and ventilation, heating, lighting, character of materials, etc., which it is proposed should be enforced as the minimum requirements for health, comfort and convenience.

2. *Maximum cost of dwellings, etc.*—The object of the Federal Government being to facilitate the erection of dwellings at a moderate cost suitable for working men, particularly returned soldiers, it is necessary to place a maximum on the amount which may be loaned per dwelling, and the following maximum has been fixed having regard to the conditions existing in the different Provinces:—

- (a) Detached or semi-detached dwellings with walls constructed wholly or partly of frame, stucco on frame, brick veneer, inclusive of the capital value of the site and necessary local improvements:—

With 4 or 5 rooms exclusive of bathroom and summer kitchen, \$3,000

With 6 or 7 rooms exclusive of bathroom and summer kitchen, \$3,500.

- (b) Detached, semi-detached, groups of three or more or duplex (cottage flat) dwellings with walls of brick, hollow-tile, stone or concrete and roofing of fire-proof materials, inclusive of the capital value of the site and necessary local improvements:—

With 4 or 5 rooms exclusive of bathroom and summer kitchen, \$4,000.

With 6 or 7 rooms exclusive of bathroom and summer kitchen, \$4,500.

(3) *Ownership of land.*—Public money may be advanced for building houses on sites owned by:—

- (a) The Provincial Government or Municipality.
- (b) Housing Societies or Companies comprising groups of citizens associated to promote good housing, supplied with proper improvements; such Societies or Companies to have not more than a statutory limitation of dividends payable on stock of 6 per cent.
- (c) Owners of lots for the purpose of erecting houses for their own occupancy.

(4) *Terms of years for repayment of loans.*—The Federal loan will be repayable by the Province over a period of twenty years. Provided that in order to encourage the erection of more durable buildings, and to bring the financial terms within reach of a large number of workers, the period of 20 years may be extended to 30 years in respect of any portion of the loan which the Provincial Government may decide to re-lend for thirty years for such purposes as purchasing land or erecting buildings under the above class. Repayments by the Provinces on account of Federal Loans may be made quarterly if so desired, or otherwise as may be agreed upon.

#### GENERAL PRINCIPLES AND STANDARDS RECOMMENDED FOR CONSIDERATION IN SCHEMES.

Subject to the four requirements set forth in this memorandum, the Federal Government does not impose any conditions in regard to the nature of the scheme or the type and character of the dwelling to be erected, but strongly recommends that in framing schemes, consideration be given to the following matters:—

(1) *Acquisition of Sites, etc.*—The success of the housing movement depends upon the acquirement of suitable land at its fair value, and at a cost which working men can afford to pay. It is essential, therefore, that statutory provision shall be made by the Provinces for a cheap and speedy method of compulsory taking of the land required for housing purposes. To facilitate proper planning and to secure economy in connection with housing schemes comparatively large sites should as a rule be chosen so as to permit of comprehensive treatment. Such sites should be conveniently accessible to places of employment, means of transportation, water supply, sewers and other public utilities.

(2) *Planning of sites, etc.*—Where Housing Schemes are proposed, the sites as well as the buildings should be properly planned so as to secure sanitary conditions, wholesome environment and the utmost economy. The land should be sold under building restrictions that will insure its use for residential purposes only, and should it thereafter be desired to utilize any of the lots so sold for stores or other business purposes, the increased value for such business sites should be made available for public purposes in connection with such scheme.

(3) *Loans for separate or individuals houses.*—In those cases where loans are given to working men owning lots, care should be taken to ensure that the site proposed to be built upon occupies a healthy and convenient situation, and that suitable provision can be made in such situation for the erection of a sanitary type of dwelling with adequate provision for open spaces.

(4) *Limit of Income of persons to be provided with dwellings.*—In order to ensure that the money shall be loaned to those who most need it, no person in receipt of an income exceeding \$3,000 per annum should be eligible as a purchaser or tenant of a house erected with the aid of Government funds in any schemes carried out by Provincial Governments, Municipalities, Housing Associations or owners of lots.



(4) *Construction of Local Improvements to precede occupation of dwellings.*—In cities and towns, local improvements, comprising necessary sewers, pavements, sidewalks, water-mains, and lighting services, should be constructed as far as practicable prior to, or simultaneously with the building of houses, and no house should be permitted to be occupied until provided with proper means of drainage and means of sewage disposal and an adequate supply of pure water.

(6) *Reservation of sites for playgrounds, etc.*—In all new housing schemes, provision should be made for reserving at least one-tenth of the total area of land being developed for building purposes, as open space for playgrounds, etc., and also for reserving suitable sites for such institutes, public buildings and stores as may be required.

(7) *Loans to be used for purchasing and developing land and erecting dwellings.*—Advances should be made for: (a) The purchase of suitable land for housing schemes; (b) the construction of the necessary local improvements on and in connection with the development of such land as part of a Housing Scheme; (c) the erection of sanitary and economical dwellings.

(8) *Proportion of cost of land to dwelling.*—The proportion of the money lent in respect of the capital value of the bare land (i.e. irrespective of all local improvements or other public services provided to adapt the site for building purposes) should not as a rule exceed one-tenth, and in no case should exceed one-eighth of the above gross cost of the dwelling. In computing the value of the bare land under this clause, the cost of such improvements as have been made should be deducted. For instance—the sum of \$3,000 might be lent in the following proportions:—

Cost of dwelling. . . . .	\$2,400
Cost of land. . . . .	300
Capital cost of local improvements. . . . .	300
	<hr/>
	\$3,000

If the value of the bare land is estimated to exceed one-tenth (\$300, in this case), the extra cost should be met by the owner.

(9) *Recommendations as to minimum standards in regard to sites.* (a) *Streets*—All dwellings erected in cities and towns should face on streets so constructed as to provide dry and convenient means of access to such dwellings, or on approved courts opening on to such streets and in no case on lanes or alleys. (b) *Sanitary provisions*—In cities and large towns, sewers and water-mains should be provided to enable connections to be made as buildings are erected; and in small towns, villages and rural areas where no sewers exist, there should be proper sanitary provision for sewage disposal, to the satisfaction of the Board of Health or Sanitary Engineer of the Province. (c) *Water Supply*—All dwellings should have connected to them an adequate supply of pure water before occupation is permitted for purposes of habitation. (b) *Drainage of Sites*—No building should be erected on a site which shall not have been drained of surface water, or which shall have been filled up with any material impregnated with faecal matter, or with animal or vegetable matter, unless and until such matter shall have been removed, and the ground surface under such building shall be properly asphalted or covered with concrete or other dry and hard material to a thickness of six inches at least.

(10) *Recommendations as to minimum standards in Houses.* (a) *Space around dwellings.*—Provision should be made for securing ample garden and air space surrounding the dwellings to be erected. In cities and towns, each dwelling should occupy a lot comprising at least 1,800 square feet, and, in villages and rural areas, at

least 4,500 square feet. Not less than 50 feet of clear open space in depth should be provided at the rear of dwellings and the buildings should not occupy more than 50 per cent. of the lot. Spaces between the gable or end walls of adjacent buildings should be provided as follows:—

Between all buildings (single or in pairs), the walls of which are built entirely of wood or partly of wood and partly covered with stucco or brick veneer, or between all buildings that are more than two rooms deep and have side windows—16 feet.

Between buildings, the walls of which are built of brick, brick veneer, stucco, hollow tile, stone or concrete, with fireproof roofing material, which do not exceed two rooms deep—9 feet.

Dwellings erected of stucco or frame or brick veneer must be either detached or semi-detached (*See clause 2, Maximum cost of dwellings, etc.*). In all cases hollow walls should be provided.

(b) *Sanitary conditions and ventilation.*—Baths and water closets should be provided in each dwelling, preferably on the bed-room floor. Baths and sinks should have hot and cold water. Water-closets should never open from a room and should have a window opening to the outer air. Basements should not be used for habitation. Every habitable room should have at least one window opening to the outer air. Each room should have a window space of at least one-tenth the floor area, and cross ventilation should be provided where practicable.

(c) *Height and sizes of rooms.*—Rooms should not be less than 8 feet in height on the first floor and 8 feet over two-thirds of the floor area in bed-rooms. One living room should not be less than 144 square feet, and two of the bedrooms not less than 130 and 100 square feet respectively.

(d) *Height and type of buildings and character of construction.*—Buildings should not exceed  $2\frac{1}{2}$  storeys in height, except in the case of cottage flats which might be permitted to be three storeys if constructed of fireproof materials. Houses should have 4, 5 or 6 rooms, and in exceptional cases for large families 7 rooms, excluding bathroom.

(e) *Conversion of dwellings into stores, etc.*—Provision should be made to prevent dwellings being converted into stores or used for any purpose other than a dwelling, except with the authority of the Provincial Government or other suitable authority, and only then on receipt of a petition of two-thirds of the owners and occupiers in the street in which the dwelling is situated. Brick, hollow-tile, stone or concrete should be used as far as practicable, preference being given to those materials that are produced locally.

(11) *Legal and other costs.*—A special scale of legal costs should be fixed so as to reduce the expense of the transfer of land and houses. It would reduce architectural expenses if the Provincial Governments issued a series of model designs of suitable dwellings with detailed drawings, bills of quantities and estimates.

(12) *Compliance with General Scheme, etc.*—All buildings should be erected in accordance with a general provincial scheme, and in compliance with the requirements of standard forms of specification and contract, which shall have been previously approved by the Provincial Government.

#### CONCLUSION.

The compulsory requirements in this memorandum have been kept down to the minimum of what is necessary to secure compliance with the Order in Council under which the Federal Loan is granted.



The suggestions are for the consideration of the Provincial Governments in preparing their schemes. They have been carefully considered and are put forward as minimum standards for health and comfort, and not as ideals that are difficult to attain. It is, therefore, hoped that the Provinces and Municipalities may be able to embody these suggestions in their schemes. Additional recommendations may be made from time to time as experience is gained, and comparative information is collected from different provinces.

To assist in carrying out the general objects in view, the experts of the Federal Government are available for conference with the officers and experts of the Provincial Governments regarding the details of schemes and preparation of general provisions or standards, and any other matters on which the officers of the Provinces may desire to confer.

All of which is respectfully submitted.

(Sgd.) N. W. ROWELL,  
*Chairman.*

#### IV.—FORM OF APPROVAL OF SCHEME.

*CERTIFIED Copy of a Report of the Committee of the Privy Council, approved by His Excellency the Governor General on the 20th February, 1919.*

The Committee of the Privy Council have had submitted to them by the Housing Committee the General Scheme of Housing of the Province of Ontario accompanied by the following documents forming part thereof:—

1. Circular of the Province of Ontario *re* Housing Proposition, dated December 12, 1918.
2. The proposed legislation to be enacted by the Legislature of the Province of Ontario.
3. Report of the Ontario Housing Commission, containing housing standards, and with plans, etc., of houses annexed.

The Honourable N. W. Rowell, Chairman of the Housing Committee, reports that the general scheme hereabove submitted by the Province of Ontario, conforms to the Orders in Council, P.C. 2997, of December 3, 1918, (Clause 4) P.C. 3067, of December 12, 1918, and P.C. 374 of February 20, 1919, and has been agreed upon by the said Housing Committee. He therefore, recommends that advances be made to the said Governments, under authority of Clause 7 of P.C. 2997, of December 3, 1918, for housing purposes in accordance with said Housing Scheme.

The Committee concur in the above recommendation and submit the same for approval.

RODOLPHE BOUDREAU,  
*Clerk of the Privy Council.*